

I. Amendment

A. In the claims

Please amend the claims as follows:

1. (Currently amended) Apparatus ~~for controlling a system changing to~~
~~change electrical~~ signals representing components temporally decomposed from residential
property, the apparatus including:

a computer system to receive input data, ~~arranged for receiving data into a~~
~~memory~~, the data representing the residential property, the computer system further
comprising:

logic means ~~controlling the computer system~~ to change the data to produce
~~modified~~ signals representing a separate valuation of each of a plurality of components
temporally decomposed from the residential property, the components including a residential
estate for years interest and a residential remainder interest, wherein at least one of the
valuations reflects that there is a terminal recovery period for the residential estate for years
interest; and

an output device ~~connected~~ to convert the modified signals into documentation
including the respective valuation of each of said plurality of the components.

2. (Currently amended) The -apparatus of claim 10, wherein ~~at least one of~~
~~the valuations reflects that there is a terminal recovery period for the residential estate for years~~
~~interest~~ the terminal rent recovery period has a length of at least eighteen months.

3. (Currently amended) The -apparatus of claim 1, wherein at least one of
the valuations reflects that the residential estate for years interest is an augmented estate for

years interest.

4. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.

5. (Currently amended) The -apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years is ~~an estate for~~ term of years interest.

6. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years is ~~an estate for~~ term of years interest.

7. (Currently amended) The -apparatus of claim 1, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one ~~member of a group consisting of a~~ contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

8. (Currently amended) The -apparatus of claim 52, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one ~~member of a group consisting of a~~ contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

9. (Currently amended) The -apparatus of claim 1, wherein the residential

property is a single-family dwelling.

10. (Currently amended) The -apparatus of claim 52, wherein the residential property is a single-family dwelling.

11. (Currently amended) The -apparatus of claim 3, wherein the residential property is a single-family dwelling.

12. (Currently amended) The -apparatus of claim 4, wherein the residential property is a single-family dwelling.

13. (Currently amended) The -apparatus of claim 5, wherein the residential property is a single-family dwelling.

14. (Currently amended) The -apparatus of claim 6, wherein the residential property is a single-family dwelling.

15. (Currently amended) The -apparatus of claim 7, wherein the residential property is a single-family dwelling.

16. (Currently amended) The -apparatus of claim 8, wherein the residential property is a single-family dwelling.

17. (Currently amended) Apparatus ~~for controlling a system changing to~~
change electrical signals representing a component temporally decomposed from residential

property, the apparatus including:

a computer system, ~~arranged for receiving to receive input data into a memory,~~
the data representing the a component of residential property, the computer system further
comprising:

logic means ~~controlling the computer system~~ to change the data to produce
~~modified~~ signals representing a valuation of one of at least two components temporally
decomposed from the residential property, the components including a residential estate for
years interest and a residential remainder interest, wherein the valuation reflects that there is a
terminal recovery period for the residential estate for years interest; and
_____ an output device connected to convert the ~~modified~~ signals into documentation
including the valuation of ~~each of the component components.~~

18. (Currently amended) The apparatus of claim 47 26, wherein the terminal
rent recovery period has a length of at least eighteen months ~~the valuation reflects that there is~~
~~a terminal recovery period for the residential estate for years interest.~~

19. (Currently amended) The -apparatus of claim 17, wherein the valuation
reflects that the residential estate for years interest is an augmented estate for years interest.

20. (Currently amended) The -apparatus of claim 48 53, wherein the
valuation reflects that the residential estate for years interest is an augmented estate for years
interest.

21. (Currently amended) The -apparatus of claim 17, wherein at least one of
the valuations reflects that the residential estate for years is includes ~~an estate for a term of~~

years interest.

22. (Currently amended) The -apparatus of claim 48 53, wherein at least one of the valuations reflects that the residential estate for years is includes an estate for a term of years interest.

23. (Currently amended) The -apparatus of claim 17, wherein ~~at least one of~~ the valuation ~~valuations~~ reflects that one of the components includes a fractional interest in only one ~~member of a group consisting~~ of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

24. (Currently amended) The -apparatus of claim 48 53, wherein ~~at least one of~~ the valuation ~~valuations~~ reflects that one of the components includes a fractional interest in only one ~~member~~ of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

25. (Currently amended) The -apparatus of claim 17, wherein the residential property is a single-family dwelling.

26. (Currently amended) The -apparatus of claim 48 53, wherein the residential property is a single-family dwelling.

27. (Currently amended) The -apparatus of claim 19, wherein the residential

property is a single-family dwelling.

28. (Currently amended) The -apparatus of claim 20, wherein the residential property is a single-family dwelling.

29. (Currently amended) The -apparatus of claim 21, wherein the residential property is a single-family dwelling.

30. (Currently amended) The -apparatus of claim 22, wherein the residential property is a single-family dwelling.

31. (Currently amended) The -apparatus of claim 23, wherein the residential property is a single-family dwelling.

32. (Currently amended) The -apparatus of claim 24, wherein the residential property is a single-family dwelling.

33. (Currently amended) The apparatus of any one of claims 1-32, 53, the apparatus further including:

a second computer system, ~~arranged for receiving~~ to receive at least some of the documentation, the second computer system ~~further~~ comprising:

logic means ~~controlling~~ to control the second computer system to change said at least some of the documentation to produce ~~modified~~ second signals representing a valuation of an equity interest in one of the components; and

a second output device ~~connected to the second processor~~ to convert the

~~modified~~ second signals into ~~second~~ documentation including the valuation of the an equity interest in the one of the components.

34. (Currently amended) The apparatus of any one of claims 2, 9-16, 18, 25-32, the apparatus further including:

a second computer ~~system~~, ~~arranged for receiving~~ to receive at least some of the documentation, the second computer system further comprising:

logic means ~~controlling~~ to control the second computer to change said at least some of the documentation to produce ~~modified~~ second signals representing an amount of a residential lease payment including at least one ~~from a group~~ of a rental payment arrearage and an escrow account payment arrearage; and

a second output device connected to the second processor to convert the ~~modified~~ second signals into ~~second~~ documentation including the amount of a residential lease payment ~~valuation of the equity interest in the one of the components~~.

35. (Currently amended) The computer apparatus of claim 34, wherein the residential lease payment includes an arrearage penalty.[::]

36. (Currently amended) ~~Apparatus for controlling a system changing to~~ change ~~electrical~~-signals representing ~~-components~~ temporally decomposed from residential property, the apparatus including:

a computer system, ~~arranged for receiving~~ to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest.

the computer system further comprising:

logic means to control ~~controlling~~ the computer system to change the data to produce ~~modified~~ signals representing documentation[[,]] including a computed tax valuation on ~~at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

an output device connected to produce the documentation ~~including the tax valuation.~~

37. (Currently amended) Apparatus ~~for controlling a system changing to~~ change electrical signals representing ~~components temporally decomposed from residential property, the apparatus including:~~

a computer system, ~~arranged for receiving~~ to receive input data into a memory, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means ~~controlling~~ to control the computer system to change the data to produce ~~modified~~ signals representing documentation[[,]] including a computed insurance premium on ~~at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

an output device ~~connected~~ to produce the documentation ~~including the insurance premium.~~

38. (Currently amended) Apparatus ~~for controlling a system changing to~~
~~change~~ electrical signals representing property including an equity interest in only one a
~~component temporally decomposed from of~~ residential property, the apparatus including:

 a computer system, ~~arranged for receiving to receive input data into a memory,~~
the data representing an equity interest in a component of the residential property, wherein the
property is temporally decomposed into components including a residential estate for years
interest and a residential remainder interest, wherein the component of residential property is
one of the residential estate for years interest and the remainder interest, wherein there is a
terminal recovery period for the residential estate for years interest, the computer system
further comprising:

 logic means ~~controlling to control~~ the computer system to change the data to
produce ~~modified~~ signals representing documentation[[,]] including a computed tax valuation of
property including ~~an the equity interest in only one of said components temporally~~
~~decomposed from the residential property, the temporally decomposed components including a~~
~~residential estate for years interest and a residential remainder interest;~~ and

 an output device connected to produce the documentation ~~including the tax~~
valuation.

39. (Currently amended) The -apparatus of claim 38, wherein the residential
property is a single-family dwelling.

40. Apparatus ~~for controlling a system changing to change~~ electrical signals
~~representing property including an equity interest in only one a~~ component ~~temporally~~
~~decomposed from of~~ residential property, the apparatus including:

 a computer system, ~~arranged for receiving to receive input data into a memory,~~

the data representing the an equity interest in a component of residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein the component of residential property is one of the residential estate for years interest and the remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means ~~controlling~~ to control the computer system to change the data to produce ~~modified~~ signals representing documentation, including a valuation of property including ~~an~~ the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device ~~connected~~ to produce the documentation ~~including the valuation~~.

41. (Currently amended) The ~~apparatus~~ of claim 40, wherein the residential property is a single-family dwelling.

42. (Currently amended) Method ~~of controlling a system changing electrical to change~~ signals representing ~~components~~ temporally decomposed from residential property, the method including ~~the steps of~~:

providing a computer system, ~~arranged for receiving to receive input data into a memory~~, the data representing the residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce ~~modified~~ signals representing a separate valuation of each of a plurality of said components ~~temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and~~

converting, at an output device, at least some of the ~~modified~~ signals into documentation including the respective valuation of each of said plurality of said ~~the~~ components.

43. (Currently amended) ~~Method of controlling a system changing electrical~~
to change signals representing a component temporally decomposed from residential property,
the method including ~~the steps of:~~

providing a computer system, ~~arranged for receiving~~ to receive input data into a
~~memory, the data representing the residential property, wherein the property is temporally~~
decomposed into components including a residential estate for years interest and a residential
remainder interest, wherein there is a terminal recovery period for the residential estate for
years interest;

controlling the computer system with logic means to change the data to produce ~~modified~~ signals representing a valuation of one of ~~at least two components temporally~~
~~decomposed from the residential property, the components including a residential estate for~~
~~years interest and a residential remainder interest; and~~

converting, an output device, the ~~modified~~ signals into documentation including
the valuation ~~of each of the components.~~

44. (Currently amended) ~~Method of controlling a system changing electrical~~
to change signals representing a component ~~components~~ temporally decomposed from
residential property, the method including ~~the steps of:~~

providing a computer system, ~~arranged for receiving~~ to receive input data into a
~~memory,~~ the data representing the residential property, wherein the property is temporally
decomposed into components including a residential estate for years interest and a residential
remainder interest, wherein there is a terminal recovery period for the residential estate for
years interest;

controlling the computer system with logic means to change the data to produce
~~modified signals representing documentation[[,]]~~ including a computed tax valuation ~~on at least~~
of one of said components ~~temporally decomposed from the residential property, the temporally~~
~~decomposed components including a residential estate for years interest and a residential~~
~~remainder interest; and~~

~~producing, at an output device,~~ the documentation including the tax valuation at
~~an output device connected to the computer.~~

45. (Currently amended) ~~Method of controlling a system changing electrical~~
to change signals representing components temporally decomposed from residential property,
the method including ~~the steps of:~~

providing a computer system, ~~arranged for receiving~~ to receive input data into a
~~memory,~~ the data representing the residential property, wherein the property is temporally
decomposed into components including a residential estate for years interest and a residential
remainder interest, wherein there is a terminal recovery period for the residential estate for
years interest;

controlling the computer system with logic means to change the data to produce
~~modified signals representing documentation[[,]]~~ including a computed insurance premium on at
least one of said components ~~temporally decomposed from the residential property, the~~
~~temporally decomposed components including a residential estate for years interest and a~~

~~residential remainder interest; and~~

~~producing, at an output device, the documentation including the insurance premium at an output device connected to the computer.~~

46. (Currently amended) ~~Method of controlling a system changing electrical~~
~~to change~~ signals representing ~~property including an equity interest in only one a~~ component ~~of~~
~~temporally decomposed from~~ residential property, the ~~computer apparatus~~ method including:

~~providing a computer system, arranged for receiving to receive input data into a~~
~~memory, the data representing an equity interest in a component of the residential property,~~
~~wherein the property is temporally decomposed into components including a residential estate~~
~~for years interest and a residential remainder interest, wherein there is a terminal recovery~~
~~period for the residential estate for years interest; , the computer system further comprising:~~

~~controlling the computer system with logic means to change the data to produce~~
~~modified signals representing documentation[[,]] including a computed tax valuation of property~~
~~including an the equity interest in only one of said components temporally decomposed from~~
~~the residential property, the temporally decomposed components including a residential estate~~
~~for years interest and a residential remainder interest; and~~

~~producing, at an output device, the documentation including the tax valuation at~~
~~an output device connected to the computer.~~

47. (Currently amended) ~~Method to change of controlling a system changing~~
~~electrical~~ signals representing ~~property including an equity interest in only one a~~ component ~~of~~
~~temporally decomposed from~~ residential property, the ~~computer apparatus~~ method including:

~~providing a computer system, arranged for receiving to receive input data into a~~
~~memory, the data representing an equity interest in a component of the residential property,~~

wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest ~~the computer system further comprising:~~

~~controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a valuation of property including an the equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

~~producing, at an output device, the documentation including the valuation at an output device connected to the computer.~~

48. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at arranging a computer system for receiving data into a memory, the data representing residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

~~controlling the computer system with logic means to change the data to produce modified signals representing a separate valuation of each of one of at least two of the at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and~~

~~converting, at an output device, the modified signals into documentation including at least one of the valuations of the components.~~

49. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at ~~arranging a computer system for receiving data into a memory,~~ the data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of ~~property including an~~ the equity interest in only one of at least two components temporally decomposed from the residential property, the ~~components including a residential estate for years interest and a residential remainder interest;~~ and

converting, at an output device, the modified signals into documentation including the valuation ~~of the property.~~

50. (Currently amended) A computer-readable media tangibly embodying a program of instructions executable by a computer to perform the steps of

receiving input data at ~~arranging a computer system for receiving data into a memory,~~ wherein the receiving includes standardizing the data with at least one computer-generated screen, the data representing residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the computer system with logic means to change the data to —
~~controlling the computer system with logic means to change the data to produce~~
~~modified signals representing a valuation of one of at least two components temporally~~
~~decomposed from the residential property, the components, wherein the controlling includes~~
~~forming the documentation as standardized documentation by obtaining at least one stored~~
~~model document from computer-accessible memory including a residential estate for years~~
~~interest and a residential remainder interest; and~~
converting, at an output device, the ~~modified~~ signals into documentation
including the valuation ~~of each of the components;~~
~~wherein the receiving includes standardizing the data with at least one computer-~~
~~generated screen; and wherein the controlling includes forming the documentation as~~
~~standardized documentation by obtaining from computer-accessible memory.~~

51. (Original) The media of claim 50, wherein the media comprises at least one of a RAM, a ROM, a disk, an ASIC, and a PROM.

52. (Currently amended) Apparatus to change ~~for controlling a system~~
~~changing electrical~~ signals representing components temporally decomposed from residential
property, the apparatus including:

a computer system to receive input data, ~~arranged for receiving data into a~~
~~memory,~~ the data representing components of temporally decomposed ~~the residential property,~~
the components including a residential estate for years interest and a residential remainder
interest, wherein at least one of the valuations reflects that there is a terminal recovery period
for the residential estate for years interest, the computer system further comprising:

logic means for controlling to control the computer system to change the data to

produce ~~modified~~ signals representing a separate valuation of each of a plurality of each of a plurality of the components ~~temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest;~~ and
_____an output device ~~connected to~~ convert the modified signals into documentation including the respective valuation of each of said plurality of the components.

53. (Currently amended) Apparatus ~~to change for controlling a system~~ changing electrical signals representing a component temporally decomposed from residential property, the apparatus including:

a computer system to receive input , ~~arranged for receiving data into a memory,~~ the data representing a component of temporally decomposed the residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

logic means to control ~~for controlling~~ the computer system to change the data to produce ~~modified~~ signals representing a valuation of ~~one of at least two~~ the components ~~temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest;~~ and
_____an output device ~~connected to~~ convert the ~~modified~~ signals into documentation including the valuation ~~including the valuation of each of the components.~~

54. (Currently amended) Apparatus to change ~~for controlling a system~~ changing electrical signals representing a ~~components temporally decomposed~~ component of ~~from~~ residential property, the apparatus including:

a computer system, to receive input ~~arranged for receiving data into a memory,~~
the data representing a temporally decomposed component of the residential property, the
computer system further comprising:

logic means to control ~~for controlling~~ the computer system to change the data to
produce ~~modified~~ signals representing documentation; including a computed tax valuation on
~~the at least one of said components temporally decomposed from the residential property,~~
wherein the temporally decomposed components of the residential property include including a
residential estate for years interest and a residential remainder interest, wherein there is a
terminal recovery period for the residential estate for years interest; and

an output device ~~connected to~~ produce the documentation including the tax
valuation.

55. (Currently amended) Apparatus ~~for controlling a system changing~~
electrical to change signals representing ~~components a~~ temporally decomposed component of
~~from~~ residential property, the apparatus including:

a computer system, ~~arranged for receiving~~ to receive input data into a memory,
the data representing a temporally decomposed the component of residential property, wherein
temporally decomposed components of the residential property include a residential estate for
years interest and a residential remainder interest, wherein there is a terminal recovery period
for the residential estate for years interest, the computer system further comprising:

logic means to control ~~for controlling~~ the computer system to change the data to
produce ~~modified~~ signals representing documentation; including a computed tax insurance
~~premium on at least one of said components temporally decomposed from the residential~~
~~property, the temporally decomposed components including a residential estate for years~~
~~interest and a residential remainder interest;~~ and

an output device ~~connected to~~ produce the documentation including the
~~insurance premium tax.~~

56. (Currently amended) Method to change signals representing a
component temporally decomposed from residential property, the method including:
_____ providing a computer system to receive input data, the data representing
residential property, wherein the property is temporally decomposed into components including
a residential estate for years interest and a residential remainder interest, wherein there is a
terminal recovery period for the residential estate for years interest;
_____ controlling the computer system with logic means to change the data to produce
signals representing a tax on one of the components; and
_____ converting, at an output device, the signals into documentation including the
~~tax~~Apparatus for controlling a system changing electrical signals representing property
~~including an equity interest in only one component temporally decomposed from residential~~
~~property, the apparatus including:~~
~~_____ a computer system, arranged for receiving data into a memory, the data representing~~
~~the residential property, the computer system further comprising:~~
~~_____ means for controlling the computer system to change the data to produce~~
~~modified signals representing documentation, including a computed tax valuation of property~~
~~including an equity interest in only one of said components temporally decomposed from the~~
~~residential property, the temporally decomposed components including a residential estate for~~
~~years interest and a residential remainder interest; and~~
~~_____ an output device connected to produce the documentation including the tax~~
~~valuation.~~

57. (Currently amended) Apparatus to change signals representing a component temporally decomposed from residential property, the apparatus including:

_____ a computer system to receive input data, the data representing a component of temporally decomposed residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

_____ logic means to control the computer system to change the data to produce signals representing a valuation of the component, wherein the valuation reflects the terminal recovery period for the residential estate for years interest; and

_____ an output device to convert the signals into documentation including the valuation~~Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:~~

_____ ~~a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:~~

_____ ~~means for controlling the computer system to change the data to produce modified signals representing documentation, including a valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and~~

_____ ~~an output device connected to produce the documentation including the valuation.~~